IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of

Confirmation No.: 7123

Mallozzi, James J.

Group Art Unit: 1792

Serial No.

10/701.945

Atty. Dkt: Hartford-13B

Filing Date: 11/04/2003

Examiner: Campen, Kelly Scaggs

For: FINANCIAL SYSTEM THAT PROVIDES INVESTMENT FUNDS AND A

DEATH BENEFIT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION (RESTRICTION REQUIREMENT)

Dear Sir:

Responsive to the Office Action mailed February 25, 2008 in the above-identified patent application and having a response due by March 25, 2008, this response is deemed to be timely filed. Should there be any fees due and owing with respect to this amendment and response, the Office is authorized to charge such fees to deposit account no. 50-3208.

Amendments to the Claims begin on Page 2 of this paper.

Remarks begin on Page 7 of this paper.